

Stop Loss

Flexible Solutions for Evolving Business Needs.

The health care world is changing. And from these changes emerge new risks and opportunities for your clients.

Employers are looking for ways to keep costs low, while still maintaining medical coverage for their employees. They see self-funded health insurance as an increasingly attractive option due to lower premiums and new tax breaks. Employers assume greater financial control, but they risk higher claims, which can be devastating to their business. That's why we offer complementary legal and compliance advice.

The Solution?

Stop loss from Indigo Insurance Services.

If an organization's health care insurance is self-funded, stop loss will help them avoid excessive risk. Indigo stop loss provides the highest possible quality protection, just as you'd expect from a market leader.

Indigo's unique sales structure places our experienced underwriters in the field to work side by side with brokers and accounts. This direct relationship allows for creative solutions, a consultative approach, and fast turnaround on quotes.

By partnering with Indigo for your stop loss you get the benefit of:

- Strength in experience—our underwriters have over 20 years of underwriting experience.
- Competitive rates—our expert underwriting team is able to offer competitive stop loss rates, as well as creative and cost effective arrangements to meet your stop loss needs.
- Financial strength—the security of working with AM Best A+ and A rated national carriers.
- Excellent service—you will receive the superior quality and service that you expect from an elite
- Legal and compliance services—advice on topics including HR/Employment Law, ERISA, health care reform, and HIPAA

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Stop Loss Product Highlights

Including superior contract features:

- Unlimited LTM
- Coverage on groups 100+
- Flexible contract terms—various run in, run out, and contract lengths
- Aggregating Specific Deductibles
- Specific and Aggregate Contracts—down to \$50,000 deductible
- Advanced Funding
- Family deductibles
- Complementary legal and compliance advice

The solution is clear. It's time to partner with Indigo.

For more information about this stop loss opportunity through Indigo, please contact [**stoploss@indigo-insurance.com**](mailto:stoploss@indigo-insurance.com)

With our extensive knowledge of the stop loss and health care industry, it makes sense to partner with Indigo.